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February 22, 2005

File No: 72167.000112

Application Number : 09/470,180 Confirmation No.: 5863
Applicant : Jay MERVES et al.
Filed : December 22, 1999
Title : STRUCTURED FINANCE PERFORMANCE ANALYTICS
TC/Art Unit : 3627
Examiner: : Michael A. CUFF

Docket No. 72167.000112
Customer No. 21967

MAIL STOP RCE

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Transmitted herewith is an amendment in the above-identified application. Fees have been calculated as shown below:

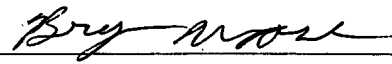
CLAIMS AS AMENDED						
	Claims Remaining After Amendment	Highest Number Previously Paid For	Extra	Rate		Amount
				Large Entity	Small Entity	
Number of Claims in Excess of 20	24	24	0	\$ 18.00	\$ 9.00	\$ 0.00
Independent Claims in Excess of 3	1	1	0	\$ 88.00	\$ 44.00	\$ 0.00
First Presentation of Multiple Dependent Claims				\$ 300.00	\$ 150.00	\$ 0.00
Extension Fee: a) One Month				\$ 110.00	\$ 55.00	\$ 0.00
b) Two Months				\$ 430.00	\$ 215.00	\$ 0.00
c) Three Months				\$ 980.00	\$ 490.00	\$ 0.00
d) Four Months				\$1530.00	\$ 765.00	\$ 0.00
e) Five Months				\$2080.00	\$1040.00	\$ 0.00
Other: RCE Filing Fee				\$790.00	\$395.00	\$ 790.00
TOTAL FEE DUE						\$790.00

- ☐ No additional fee is required.
☒ A check in the amount of \$ **790.00** is attached.
☐ Charge \$ _____ to Deposit Account No. 50-0206.
☒ Charge any additional fees or credit any overpayment to Deposit Account No. 50-0206.

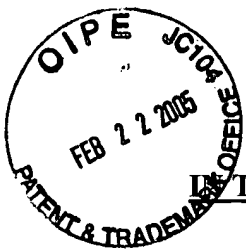
Small Entity Status Claim: ☐ is hereby requested. ☐ is of record in this application.

Respectfully submitted,

By:


Bryan F. Moore
Registration No. 52,044

BFM:mia



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

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REPLY TO FINAL OFFICE ACTION UNDER 37 C.F.R. § 1.114

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed on October 22, 2004, Applicant respectfully requests reconsideration of the rejections of record in view of the following amendments and remarks.

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

In sum, claim 1 is currently amended.

Claims 2-44 remain unchanged.

Claims 1-44 are currently pending.

Remarks/Arguments begin on page 9 of this paper.